



Dear Stockgrowers Friends,

We are excited to introduce the first Stockgrowers State Bank Newsletter! In this newsletter we will share news about the banking industry, tips on security and technology, local community updates, and also some fun events Stockgrowers participates in. We know you have choices when it comes to your financial needs, so it truly means a lot to have your support and business. Our hope is that we can share a little glimpse of what we do for our communities and offer some insight into our banking lives.

With the school year behind us and the warmth of summer just weeks away, we are looking forward to the fun this time of year brings. The sights, sounds, and smells make this one of our favorite times of the year. Wherever you go this summer we hope you remember to soak up the goodness of the season, and don't forget that we are here for any of your financial needs!

- Stockgrowers State Bank Staff

## Community Bank Week

We celebrated Community Bank Week on April 29th. We are proud to be a community bank and each year we get a chance to thank you, our loyal customers with this time of fun and joy. On Friday the 29th, we served root beer floats and ice cream treats to local customers and students. Needless to say, any treat with ice cream involved always goes over well! Enjoy some photos of our happy customers and young friends!



## Banking that goes with you, wherever life takes you!



Login with Fingerprint, Touch ID, or Face ID



Easily Transfer Funds between Accounts



Search Account Transaction and History



Block & Un-Block Your Debit Card



Snap a Photo to Make a Mobile Deposit



Review Check & Deposit Images



## Community Calendar



June 20 - Juneteenth (Bank Closed)

July 2 - Alma Chamber Independence Day Celebration

July 4 - Independence Day (Bank Closed)

July 22-26 - Wabaunsee County 4H Fair (Alma)

July 23 - 4H Parade & Pedal Pull (Alma)

July 21-25 - Shawnee County 4H Fair (Topeka)

July 23 - Shawnee Co. 4H Livestock Sale

July 26 - Wabaunsee Co. 4H Livestock Sale

## Employee Spotlight



### Tina Turner

Customer Service Representative  
Alma Branch

Tina has worked at Stockgrowers for 5 years. She has served the Maple Hill branch for four years and Alma for almost a year. Tina and her husband have lived in Alma for over 25 years. She spends most of her free time with her family and friends, and enjoys trying new restaurants and wineries. Tina is particularly fond of El Corral.

### Heather Mowrer

Cashier & BSA Officer  
Maple Hill Branch

Heather joined Stockgrowers in the summer of 2021 after spending the past 14 years in community banking in Southwest Kansas. She has always liked working with money and accounting, which makes banking a perfect fit for her. Heather loves assisting customers and helping them understand their finances and the many product options available in today's banking world. In her spare time, she can be found hanging out with family and enjoying hobbies such as photography, scrapbooking, learning sign language and baking.



# Nom, Nom, Nom...



## CINNAMON ROLL APPLE COBBLER

- 1 tube Pillsbury Cinnamon Rolls
- 1 (20oz) can of apple pie filling
- vanilla ice cream (optional)

Preheat oven to 375 and grease 9x9 pan. Cut each cinnamon roll into 4 bite sized pieces and toss them with the apple pie filling. Place the mixture into your prepared dish and bake uncovered in the center rack of your oven for 20-25 minutes or until the cinnamon rolls are cooked through and golden brown. Remove from the oven and spread the frosting that came with the tube of cinnamon rolls over the top. Enjoy warm with ice cream.

Submitted by Heather Mowrer (Maple Hill)

## MOSTACCIOLI SALAD

- 1 lb mostaccioli noodles, cooked
- 1 cup chopped onion
- 2 cups of cucumbers, cut up in small pieces
- 1 ½ cups vinegar
- chopped parsley
- 1 small jar of chopped pimento
- 1 ½ cup sugar
- 1 tsp pepper
- 2 tsp yellow mustard
- 1 tsp accent
- 1 tsp garlic salt
- 1 tsp salt

Mix everything together. It should be refrigerated at least overnight. But the longer it sits, the better it gets!

Submitted by Angie Boeckman (Alma)



# Community Events & Activities

## Shred Day in Silver Lake

On Saturday April 23<sup>rd</sup>, we hosted our first Community Shred Day in Silver Lake. It was a windy and overcast day, but we were happy to help many customers get rid of their sensitive documents and files. We are looking forward to hosting more shred events like this in the future!

## Why Shred?

Shredding old documents that contain sensitive information helps keep you safe so it doesn't wind up in the wrong hands. Criminals can use information from your documents to access even more of your personal information. They attempt to try and gather account details, credit card numbers, online passwords, SSN, birth dates, and more. They may try to impersonate you by calling doctors offices, businesses you have made purchases from, or even contact your financial institutions. In most cases the criminals stealing your information will then sell it to other criminals. That is why it is important to shred your old documents to keep you safe!



Thanks to Underground Vault & Storage for providing secure shred bins and their staff.

# Be In the Know!

## Are you ready to buy a home?

By Dena Flach, VP & Loan Officer (Maple Hill)



NMLS# 753970



Buying a home can be an exciting and sometimes nerve racking time in a person's life. For most people, buying a home will be the biggest purchase of their life and wanting the transaction to go as smoothly as possible is only natural. The home loan lenders at Stockgrowers State Bank are here to help you make that possible. Here are a few tips to help when you are ready to start looking for your dream home.

**1. Start by talking to your local banker.** We are here to answer any and all of your questions about the home buying process. Ken, Crystal and Dena have been through this process numerous times and believe us when we tell you, there are no silly questions. Also, by working with local banks, we are able to work with local vendors that we already have relationships with for appraisals and title work. This will help the transaction go smoother versus using an online lending company who doesn't have a relationship with any of these vendors who are necessary in getting your new home purchased.

**2. Make a budget.** If this is your first home or if you're changing substantially in what your house payment will be, you'll want to be comfortable with the new payment. Often times, your lender can prequalify you for a payment that you may not be personally comfortable with and why Tip #1 is so important.

**3. Know your credit.** While talking to your local bank, you may take the time to get prequalified for a home loan. During this time, the lender may pull a copy of your credit report. It's important to know whether or not there are any derogatory or inaccurate information on your credit report that needs to be disputed or resolved before moving forward in the home buying process. You'll also want to refrain from taking out any additional debt until after you've purchased your home because it can change your qualification status. You may also check your credit once a year from all three credit bureaus for free at [annualcreditreport.com](http://annualcreditreport.com).

**4. Be prepared.** When purchasing a home, lenders have to obtain a lot of information, specifically income and financial information. This can be overwhelming, however we as lenders are doing our due diligence. The sooner we can get this information from the borrower, the sooner we are able to make more accurate decisions regarding the loan.

**5. Stay in touch with your lender.** Unfortunately, there can be some hiccups when it comes to purchasing a home. If something does come up, make sure your lender is aware of it. Most of the time, the real estate agent will be in contact with them, but sometimes communication gets lost.

For more information, come in and talk to one of our home loan lenders today at our Maple Hill, Alma or Silver Lake locations. We'll be happy to answer your questions and discuss what the path to home ownership may look like for you!

Learn more at <https://stockgrowers.biz/personal/home-loans>



# *Congratulations on 18 years of service Pat!*



Pat Erikson retired from Stockgrowers State Bank on March 31st after 18 years of service. She was a staple on the front line at our Alma branch. Pat joined Stockgrowers in 2004 and served as a dedicated Teller and Customer Service Representative for 18 years. Thank you to all who showed up to wish Pat well on her retirement!



## **Recognizing and Avoiding Scams**

Con artists cheat Americans out of billions of dollars every year. Recognizing red flags for potential scams can help protect you, your loved ones, and your hard earned cash.

### **Phishing**

Phishing is when scammers pretend to be someone that they aren't to gather sensitive information or access to a person's funds through a credit card or bank account. Phishing can take many forms, including emails, texts, and even fake websites. Often, you'll get an email or text informing you that there's been a problem with your account or offering you a great deal from a company you know and trust.

Do not click on these links or enter your information. Navigate to a separate browser or even use a different device to go to the official website and review your account or check out the offer. Do not enter any of your information into a pop up or when prompted by an email.

### **Threatening Impersonations**

Similar to phishing, scammers can also try to intimidate you into paying them by pretending to be a person in power. That could mean impersonating someone from the IRS, a debt collector, or anyone who demands you pay them immediately.

The IRS will never call you and ask you to pay. If you get a call claiming someone is from the IRS, hang up, and reach out to an official IRS channel to confirm if there is really a problem. You can find ways to contact the IRS at [IRS.gov](https://www.irs.gov). When it comes to debt collection, you don't have to take the person at their word either. You can research the collector and send a Debt Validation Letter.

Learn more by visiting <https://stockgrowers.teachbanzai.com/wellness/resources/recognizing-and-avoiding-scams>

# **Banzai!**

Content provided in partnership with Banzai, a financial literacy program helping bring clear, in-depth lessons that help you dive into the financial topics you care most about.

# Fireworks Drawing 2022 will be a BLAST!!



We are excited to hold our annual fireworks drawing once again.  
Stay tuned to Facebook for details!

Find us on 

10030 NW HWY 24  
Silver Lake, KS 66539

304 Missouri St  
Alma, KS 66401

306 Main St  
Paxico, KS 66526

225 Main St  
Maple Hill, KS 66507

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